

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KRISTINA N. MASON

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:21-21421

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/17/2021 and confirmed on 7/20/21 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		56,808.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		56,808.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,912.00	
Trustee Fee	2,445.85	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,357.85

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	33,687.39	0.00	33,687.39
	Acct: 6379				
	M & T BANK	12,360.64	12,360.64	0.00	12,360.64
	Acct: 6379				
					46,048.03

Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KRISTINA N. MASON	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTOPHER M FRYE ESQ	3,912.00	3,912.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	AMERICAN EXPRESS NATIONAL BANK	11,042.29	817.75	0.00	817.75
	Acct: 1007				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	11,118.70	823.41	0.00	823.41
	Acct: 7884				
	CITIBANK NA**	5,871.06	434.79	0.00	434.79
	Acct: 4176				
	CITIBANK NA**	341.03	25.26	0.00	25.26
	Acct: 4160				
	QUANTUM3 GROUP LLC - AGENT FOR CC	3,507.60	259.76	0.00	259.76
	Acct: 2681				
	DEPARTMENT STORES NATIONAL BANK	1,941.79	143.80	0.00	143.80
	Acct: 2491				
	PNC BANK NA	5,778.13	427.91	0.00	427.91
	Acct: 8940				
	PNC BANK NA	4,106.98	304.14	0.00	304.14
	Acct: 3582				
	JEFFERSON CAPITAL SYSTEMS LLC*	3,053.96	226.17	0.00	226.17

21-21421

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1561				
	LVNV FUNDING LLC	1,892.62	140.16	0.00	140.16
	Acct: 8238				
	TRUIST MED HOME	10,711.15	793.23	0.00	793.23
	Acct: 1495				
	VERIZON BY AMERICAN INFOSOURCE AS	77.55	5.74	0.00	5.74
	Acct: 0001				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 1561				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					4,402.12
TOTAL PAID TO CREDITORS					50,450.15
TOTAL CLAIMED					
	PRIORITY	0.00			
	SECURED	12,360.64			
	UNSECURED	59,442.86			

Date: 06/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

KRISTINA N. MASON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:21-21421

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Kristina N. Mason  
Debtor

Case No. 21-21421-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 26, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2024:**

Recip ID	Recipient Name and Address
db	+ Kristina N. Mason, 133 Fox Chase Drive, Verona, PA 15147-2805
15386530	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15398727	+ TRUIST, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburkley@bernsteinlaw.com	Jun 27 2024 00:08:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 01:34:58	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15393880	Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 00:11:56	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15386130	+ Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 01:34:54	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15386129	+ Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 00:11:48	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15386131	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 00:11:16	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
15404026	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 00:11:16	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15386134	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 01:34:58	Citibank/SYW MC, Po Box 6217, Sioux Falls, SD 57117-6217
15386135	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 00:11:16	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15386136	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 00:11:43	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15386137	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 27 2024 00:05:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15386138	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 27 2024 00:05:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15386140	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 01:35:02	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15386139	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 00:25:23	Department Store National Bank/Macy's, Po Box

District/off: 0315-2

User: auto

Page 2 of 3

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15400667	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2024 00:06:00	8218, Mason, OH 45040 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15405620	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2024 00:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15386132	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2024 01:34:54	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15386133	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2024 00:10:50	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15392634	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 27 2024 00:04:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15403542	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 00:10:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15386142	Email/Text: camanagement@mtb.com	Jun 27 2024 00:05:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15386141	Email/Text: camanagement@mtb.com	Jun 27 2024 00:05:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15392751	Email/Text: camanagement@mtb.com	Jun 27 2024 00:05:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15386146	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2024 00:04:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15386143	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2024 00:04:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15386145	Email/Text: Bankruptcy.Notices@pnc.com	Jun 27 2024 00:04:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15403903	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2024 00:06:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15386147	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:11:39	Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
15386148	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:23:46	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15386149	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:23:52	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15386530	^ MEBN	Jun 26 2024 23:51:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15386150	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:11:14	Synchrony Bank/Value City, Po Box 965036, Orlando, FL 32896-5036
15386152	+ Email/Text: bankruptcysst@alorica.com	Jun 27 2024 00:03:00	Systems & Services Technologies, Inc, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
15386151	+ Email/Text: bankruptcysst@alorica.com	Jun 27 2024 00:03:00	Systems & Services Technologies, Inc, 4315 Pickett Road, Saint Joseph, MO 64503-1600
15402199	Email/PDF: ebn_ais@aisinfo.com	Jun 27 2024 00:23:36	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 35

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jun 26, 2024

Form ID: pdf900

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cr

M&T Bank

15386144

\*P++

PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Po Box 3180, Pittsburgh, PA 15230

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2024 at the address(es) listed below:**

Name	Email Address
Christopher M. Frye	on behalf of Debtor Kristina N. Mason chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5